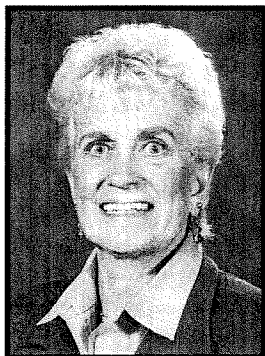


# Hammerstrom's

for the people  
in the 17th Senate District

## Hotline



State Senator

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**ANTI-SPAM MEASURES PASS SENATE.** Internet surfers are now one step closer to breathing a sigh of relief thanks to measures passed by the Senate that protect consumers from unsolicited bulk and commercial e-mail, known as Spam. Senate Bill 357, the "Electronic Mail Solicitation Act," would create the Electronic Mail Solicitation Program within the Department of Consumer and Industry Services. SB 357 would also require the department to establish a list of e-mail addresses of people who do not want to receive unsolicited commercial e-mail; require senders of unsolicited commercial e-mail to register with the program and pay a fee; and require senders to include a valid method for recipients to opt out of future e-mails. House Bill 4519, a companion bill to SB 357, will require all spam advertisement messages to be identified by the insertion of "ADV:" in the subject line. SB 357 awaits consideration from the House of Representatives while HB 4519 has now been signed into law.

**PREPAID FUNERAL AND CEMETERY LOOPHOLE CLOSED BY SENATE.** The Senate recently took action to protect consumers' prepaid funeral arrangements

and to require regular inspections of Michigan cemeteries. Senate Bill 512 closes a loophole in Michigan law to allow merchandise classified as "cemetery" goods and services to be escrowed and refundable in the same way that "funeral" merchandise is escrowed and refundable. In addition, SB 512 requires that the prices of prepaid arrangements be disclosed to consumers who are purchasing pre-need or at-need goods and services. SB 513 would require the state cemetery commissioners to inspect the facilities and grounds of a cemetery at least once every three years. Senate Bills 512 and 513 have now been sent to the House of Representatives for consideration.

**DRIVER RESPONSIBILITY LEGISLATION PASSES SENATE.** Michigan's habitually bad drivers will have to pay higher fees to keep their driving privileges and compensate for the danger they create on state roads under legislation passed by the Legislature this week. According to the "Driver Responsibility Program," a driver who racks up seven or more points in a two-year period will be charged an annual \$100 assessment; an additional \$50 will be accrued for each point above seven. Additional annual assessments will be imposed for the two years following a conviction of certain individual violations such as killing or injuring a police officer, alcohol/controlled substance related offenses, driving with an expired license, and driving without insurance. Senate Bill 509 now awaits the governor's approval.

**2003 BUYER'S GUIDE TO MICHIGAN AUTO INSURANCE AVAILABLE.** The Office of Financial and Insurance Services has now released its 2003 Auto Insurance Buyers' Guide for the state of Michigan. The guide provides an annual survey of automobile insurance companies and a comparison of rates throughout the state. As rates vary by region, it is recommended that consumers comparison shop for the value that best fits their needs. The guide has been specifically developed as a comprehensive resource for auto owners looking to purchase insurance. Additionally, in Michigan it is illegal for an insurance company or agent to do and say certain things. The guide includes information that will help consumers identify potential problems and protect them from illegal activity. The 2003 guide is available online at: [www.michigan.gov/ofis](http://www.michigan.gov/ofis) or by calling toll free (877) 999-6442.

**DID YOU KNOW?** The hottest recorded temperature in the state was 112 degrees Fahrenheit in Mio, on July 13, 1936 and the coldest recorded temperature was -51 degrees Fahrenheit in Vanderbilt, on February 9, 1934.